## Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

## Listing of Claims:

1.    (Currently amended) A method of storing, creating, and organizing financial information electronically, the method comprising:

establishing a communication session between a first system and a second system;

communicating information associated with a financial document from the second system to the first system the financial document associated with a first account;

receiving user selected filing preferences at the second system from the first system;

providing an online environment by the second system configured to allow a customer user at the first system to create a folder in the online environment hosted at the second system, the folder being one of a plurality of folders associated with the first account; and

to automatically and without human intervention associate the financial document with the created folder based on the received user selected filing preferences so that the financial document is included in the created folder in the online environment hosted at the second system, wherein the online environment displays the financial document in the created folder.

2.    (Previously presented) The method of claim 1, wherein the financial document includes credit card payments, debit card transactions, imaged checks, electronic bill payments or account statements.

3.    (Previously presented) The method of claim 1, wherein associating the financial document with the created folder is performed based on instructions from the customer user when the financial document is viewed.

4.    (Canceled)

5.    (Canceled)

6.    (Original) The method of claim 5, wherein the pre-established criteria includes merchant categories.

7.    (Previously presented) The method of claim 1, wherein the online environment is further configured to allow the customer user at the first system to retrieve documents based on a document storage time stamp, date last accessed, date posted, dollar amount, group, or category.

8.    (Original) The method of claim 1, further comprising communicating financial information from a third system to the first system corresponding to the first account, wherein the third system and the second system contain separate and distinct accounts associated with the customer user.

9.    (Original) The method of claim 1, further comprising providing each of the plurality of folders with a public or private indication, the folders indicated as public being accessible by persons having a shared key given them by the customer user.

10.    (Currently amended) A system for storing, creating, and organizing financial information associated electronically, the system comprising:

a host computer coupled to a network and <u>configured to run</u> ~~running~~ programmed instructions to provide an on-line environment for a customer user at a customer user computer connectable to the network to organize, send, search, create, and save financial information using a hierarchy of folders defined by the customer user in the online environment hosted at the host computer, wherein each folder in the hierarchy of folders includes a financial document that includes multiple indicators<u>, wherein the financial document is automatically and without human intervention associated with a folder in the hierarchy of folders based on customer user selected filing preferences received from the customer user computer,</u> wherein the host computer is configured to provide a search across folders.

11.     (Previously presented) The system of claim 10, wherein the financial document includes credit card payments, debit card transactions, imaged checks, electronic bill payments or account statements.

12.     (Previously presented) The system of claim 10, wherein the financial document is associated with a folder based on instructions from the customer user when the financial information is viewed.

13.     (Canceled)

14.     (Previously presented) The system of claim 10, wherein the multiple indicators include document storage time stamp, date last accessed, date posted, dollar amount, group, or category.

15.-25. (Canceled)